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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/910,716	07/24/2001	Hiroaki Harada	1344.1071	1801

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EXAMINER	
RAPILLO, KRISTINE K	
ART UNIT	PAPER NUMBER
3626	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/910,716	HARADA ET AL.	
	Examiner	Art Unit	
	KRISTINE K. RAPILLO	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *05 August 2009*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *2-5 and 10-22* is/are pending in the application.

4a) Of the above claim(s) *13-19* is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *2-5,10,11 and 20-22* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *24 July 2001* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☒ All b)☐ Some * c)☐ None of:

1.☒ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *5/13/2009; 8/5/2009*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. This communication is in response to an amendment submitted July 14, 2009. Claims 1, 6 – 9, and 12 – 19 were previously cancelled. Claims 4, 10 11, and 20 are amended. Claims 2 – 5, 10 - 11 and 20 - 22 are presented for examination.

Continued Examination Under 37 CFR 1.114

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on July 14, 2009 has been entered.

Specification

3. The disclosure is objected to because of the following informalities: Reference Character 86 (definition table) is not shown in the figures. Appropriate correction is required.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

5. Claims 4, 21, and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over DiMattina, (U.S. Patent No. 6,405,177) in view of Furusawa et al., herein after Furusawa (U.S. Patent No. 6,934,738).

In regard to claim 4 (CURRENTLYAMENDED), DiMattina teaches an insurance task processing method comprising:

cross-checking, by a server operated by a service dealer other than a buyer, a seller and an insurer, electronic information distributed within the server between the buyer and the seller with a word table in which a solicitation-related keyword is registered (column 3, lines 56 – 62 and column 4, lines 12 – 14) where the Examiner interprets the data regarding items the purchaser wishes to buy to be a form of a solicitation-related keyword, and

distributing solicitation-to-insurance information to the buyer, the seller or both, when judged by the server that the solicitation-related keyword is included in the electronic information (column 3, line 63 through column 4, line 21),

wherein said distributing comprises:

selecting each insurer that registered information that satisfies a providing condition of a trading price and a transaction type indicating the transaction is either an auction or a trading transaction (column 1, lines 35 – 47 where DiMattina discloses an electronic commerce model in which a user can bid to make a purchase at a desired cost, where a bid is equated to an auction) included in the electronic information (column 3, lines 48 – 55 and column 4, lines 22 – 64) where DiMattina discloses working with several electronic retailers (i.e. insurers) to select product at a price; in other words, the customer can choose an insurance product from several insurers.

DiMattina fails to teach a method comprising crosschecking a solicitation-keyword table to the electronic information; judging whether the solicitation-related keyword is included in the electronic information; and distributing the solicitation-to-insurance information of each selected insurer.

Furusawa teaches a method comprising crosschecking a solicitation-keyword table to the electronic information (column 5, lines 21 – 34) where a distributing station associates or defines key words to a handler program; judging whether the solicitation-related keyword is included in the electronic information (column 5, lines 21 – 34); and distributing the solicitation-to-insurance information of each selected insurer (column 3, lines 13 – 39).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method comprising crosschecking a solicitation-keyword table to the electronic information; judging whether the solicitation-related keyword is included in the electronic information; and distributing the solicitation-to-insurance information of each selected insurer as taught by Furusawa, within the method of DiMattina, with the motivation of providing uniformity in message processing (column 1, lines 37 – 42)

In regard to claim 21 (Previously Presented), DiMattina and Furusawa teach the insurance task processing method according to claim 4.

Furusawa further teaches a method wherein the selecting comprises extracting the registered information from a definition table (column 12, lines 15 – 29; and, claims 1, 6, 7, and 8) where Furusawa discloses extracting information from a key word look up table that associates predefined words the Handler programs.

The motivation to combine the teachings of DiMattina and Furusawa is discussed in the rejection of claim 4, and incorporated herein.

In regard to claim 22 (Previously Presented), DiMattina teaches an insurance task processing method, comprising, selecting by a computer each insurer from a plurality of insurers that registered information satisfying a providing condition of a trading price and a transaction type (column 4, lines 22 – 64) where DiMattina discloses working with several electronic retailers (i.e. insurers) to select product at a price; in other words, the customer can choose an insurance product from several insurers.

DiMattina fails to teach a method comprising distributing solicitation-to-insurance information of each selected insurer.

Furusawa teaches a method comprising distributing solicitation-to-insurance information of each selected insurer (column 3, lines 13 – 39) where a distributing station associates or defines key words to

a handler program; judging whether the solicitation-related keyword is included in the electronic information.

The motivation to combine the teachings of DiMattina and Furusawa is discussed in the rejection of claim 4, and incorporated herein.

Computer Readable Medium, System, and Method claims 10, 11, and 20 respectively, repeat the subject matter of claim 4. As the underlying processes of claim 4 has been shown to be fully disclosed by the teachings of DiMattina and Furusawa in the above rejection of claim 4; as such, these limitations (10, 11, and 20) are rejected for the same reasons given above for claim 4 and incorporated herein.

6. Claims 2 and 3 are rejected under 35 U.S.C. 103(a) as being unpatentable over DiMattina, (U.S. Patent No. 6,405,177) in-view of Furusawa et al., herein after Furusawa (U.S. Patent No. 6,934,738) as applied to claim 4 above, and further in view of Dickinson et al., herein after Dickinson (U.S. Patent No. 7,260,724).

In regard to claim 2 (Previously Presented), DiMattina and Furusawa teach the insurance task processing method of claim 4. DiMattina further teaches a method wherein said distributing only distributes the solicitation-to-insurance information to the buyer when the buyer has not yet subscribed to insurance (column 3, line 53 through column 4, line 31) where the insurance is offered for the particular transaction, thus the buyer has not subscribed to insurance yet.

DiMattina and Furusawa fail to teach a method wherein said distributing only distributes the solicitation-to-insurance information to the seller when the seller has not yet subscribed to insurance.

Dickinson teaches a method wherein said distributing only distributes the solicitation-to-insurance information to the seller when the seller has not yet subscribed to insurance (column 45, lines 20 – 30) where Dickinsin discloses offering insurance to a vendor. As the vendor has not signed or agreed to the policy at the time of offer, the vendor is considered to have not yet subscribed to the insurance.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method wherein said distributing only distributes the solicitation-to-insurance information to the seller when the seller has not yet subscribed to insurance as taught by Dickinson, within the method of DiMattina and Furusawa, with the motivation of providing enhanced security to the seller (column 2, lines 6 - 9).

In regard to claim 3 (Previously Presented), DiMattina and Furusawa teach the insurance task processing method of claim 2. DiMattina further teaches a method wherein said distributing distributes the solicitation-to-insurance information to the buyer even when the buyer has previously subscribed to insurance, if the insurance is invalid, or if the buyer has experienced an encounter with an accident related to electronic commerce in the past (column 3, line 58 through column 4, line 3) where DiMattina does not give any restrictions on when the insurance information is distributed, thus it would still be distributed under these conditions.

DiMattina and Furusawa fail to teach a method wherein said distributing distributes the solicitation-to-insurance information to the seller even when the seller has previously subscribed to insurance, if the insurance is invalid, or if the seller has experienced an encounter with an accident related to electronic commerce in the past.

Dickinson teaches a method wherein said distributing distributes the solicitation-to-insurance information to the seller even when the seller has previously subscribed to insurance, if the insurance is invalid, or if the seller has experienced an encounter with an accident related to electronic commerce in the past (column 45, lines 20 - 30).

The motivation to combine the teachings of DiMattina, Furusawa, and Dickinson is discussed in the rejection of claim 2, and incorporated herein.

7. Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over DiMattina, (U.S. Patent No. 6,405,177) in-view of Furusawa et al., herein after Furusawa (U.S. Patent No. 6,934,738) as applied

to claim 4 above, and further in view of Margoscin et al., herein after Margoscin (U.S. Patent Number 7,003,482).

In regard to claim 5 (Previously Presented), DiMattina and Furusawa teach the insurance task processing method of claim 4. DiMattina teaches a method further comprising: receiving insurance premium information which has been calculated corresponding to a trading price included in the electronic information (column 5, lines 23 – 26); calculating a sum of the insurance premium indicated by the received insurance premium information and the trading price (column 5, lines 26 – 29); and presenting the calculated insurance premium and the calculated sum to both the buyer and seller (column 4, lines 14 – 17 and column 5, lines 44 – 50).

DiMattina and Furusawa fail to teach a method further comprising premium information based on a discount insurance premium rate as reduced from a normal insurance premium rate.

Margoscin teaches a method further comprising premium information based on a discount insurance premium rate as reduced from a normal insurance premium rate (column 11, lines 44 – 53) where Margoscin teaches a business middleware system for implementing insurance premium discounts.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method further comprising premium information based on a discount insurance premium rate as reduced from a normal insurance premium rate as taught by Margoscin, within the method of DiMattina and Furusawa, with the motivation of providing a feature for easily implementing business policy changes, such as implanting insurance premium discounts (column 2, lines 34 – 41).

Response to Arguments

8. Applicant's arguments filed July 14, 2009 have been fully considered but they are not persuasive. Applicant’s arguments will be addressed herein below in the order in which they appear in the response filed July 14, 2009.

In response to the Applicant’s argument, it is respectfully submitted that the Examiner has applied new passages and new citations to the amended claims. The Examiner notes that the amended

limitations were not in the previously pending claims; as such, Applicant's remarks with the regard to the application of DiMattina, Furusawa, Dickinsin, and Margoscin are addressed in the above Office Action.

Conclusion

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to KRISTINE K. RAPILLO whose telephone number is (571)270-3325. The examiner can normally be reached on Monday to Thursday 6:30 am to 4 pm Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Luke Gilligan can be reached on 571-272-6770. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

KKR

/Robert Morgan/
Primary Examiner, Art Unit 3626